

FINANCIAL AND COMMERCIAL.

MONEY MARKET.

THURSDAY, JAN. 13—P. M.

There was a large business at the first board. A good portion of the transactions were for cash, and at the close holders were firm, at prices above our quotations. N. J. Zinc advanced 1/2 cent; Nicaragua Trans. 1/2; Phoenix Coal 1/2; Long Island 1/2; Northern Indiana Railroad 1/2; Albany and Schenectady Railroad 1/2; Morris Canal 1/2. All the good dividend-paying State stock, and all the leading railroad bonds, were active at the first board, at yesterday's prices. Parker Coal Company closed without change to-day. The amount of stock offering is small, and holders feel confident of its touching par long before the next call season is over; one thing is certain, it is in the hands of active, energetic men, who have seldom failed in the accomplishment of any object they have undertaken. The coal business of the Cumberland district generally has attracted the attention of a large number of most enterprising capitalists, and in the direction of the different companies men of character and intelligence have been enlisted. Everything that experience, energy, and perseverance can accomplish, in making these companies productive, will be done. At the second board to-day there were large sales of Nicaragua at an advance of 1/2 cent; Morris Canal, 1/2; Cumberland, 1/2; The Improvement in Morris Canal is in accordance with our predictions. There is a steady demand in Philadelphia for the stock, and the probability is that the bulk of the capital will be absorbed in that city. A movement is in contemplation relative to the valuable water privileges of this city on New York Bay, which, if perfected, will have a very great influence on the market value of the stock. There has been a better demand within the past day or two for Carey Improvement stock, but the views of holders range above those of purchasers. Buyers will soon meet the ideas of sellers, when New Jersey Zinc will be a fraction better to-day. The recent advance in iron has turned the attention of manufacturers to the valuable mines of franklinite belonging to the N. J. Zinc Company.

The receipts at the office of the Assistant Treasurer of this port to-day amounted to \$172,561.21; payments, \$61,655.12—balance, \$2,675.210.72.

At a meeting of the newly elected Board of Trustees of the St. Lawrence Mining Company, Mr. Thomas Morton was elected President for the ensuing year. There will be sold at auction to-morrow—Friday—at the Merchants' Exchange, by Mr. Draper, a number of favorite stocks and bonds. Among them are shares of the Pennsylvania Coal Company, Mansfield and Sandusky Railroad Company, Oswego and Syracuse Railroad Company, Macon and Western Railroad Company, shares of the Astor Bank, and bonds of the Amherst Railroad Company.

The Etina Insurance Company of this city has declared a dividend of six per cent; the Seamen's Bank for Savings, at the rate of six per cent per annum, on sums of five hundred dollars and under, and five per cent on all larger sums; the Bank for Savings, Chambers street, and the Bowers Savings Bank, at the rate of five per cent per annum, on sums between five and five hundred dollars, and at the rate of four per cent on all larger sums.

According to reports made by the New Orleans banks, up to the 15th of December, the capital stock was \$10,860,130; deposits, \$13,796,945; discounts, \$13,053,919; specie, \$9,240,384; circulation, \$5,478,651.

Five miles of the Albany and Northern Railroad are completed, and the remainder of the track to Cohoes is now ready for the rails, which have recently arrived in this city from England. About 300 tons of the rails for the road are now on the way from England. The company originally purchased about 36,000 tons—enough to lay the track through—since when the price of iron has nearly doubled.

The receipts of the Norwich and Worcester Railroad Company, during the month of December, 1852, amounted to \$21,543, showing an increase of \$2,612.

The Attorney General of this State has been authorized by Judge Harris, of the Supreme Court, to commence an action against the New York and Montgomery Zinc Mining Company, for the purpose of vacating the charter and annulling its corporate privileges. In accordance with this order, the Company has been summoned to answer the complaint in the action within twenty days from the 4th inst. A movement of this kind was made some time since, but failed, we believe, from some informality in the proceedings. It is now revived, and the merits of the case will probably be presented. It is full time something was done to separate the chaff from the wheat, and place before the community such information and facts as will enable them to judge for themselves which is the good and which is the bad. Under the general manufacturing law of this State, it is the easiest thing in the world to get up any kind of a company; and there probably never was a time in the financial history of this country when so much caution, so much discretion, so much care was necessary, in the selection of stocks for investments, or even in the choice of stocks for speculation, as at the present moment. Comparatively, there are very few valuable stocks in the market; but even the few are drawn into them. It is fortunate that the public have escaped with so little damage, and that the effect of the movement alluded to above, we have no doubt, will be of a very favorable character. To secure the confidence of the community, it is necessary to show, after an ordinary lapse of time, results appearing pretty near the estimates and anticipations. Without something of this kind is presented, within a reasonable time, it is useless to attempt to sustain an active speculation. This remark will apply particularly to the operations of the New York and Montgomery Zinc Mining Company. We have repeatedly been told that the points of this company were not only of the most superior character, but that an abundance would soon be in the market. Neither of these statements have been corroborated, and it has been pretty clearly shown that the mineral resources of the Company are of the poorest and most worthless character. Some time since, the New York Zinc Company, created for the purpose of carrying on mining operations in the Shawangunk Mountains, was abandoned by its originators. They first employed practical, honest miners, and geologists, who candidly assured them that if they even reached the zinc vein another company had worked the ore would not pay for melting. As all their hopes rested upon the value of that vein, they gave up the project at once. If all the new zinc companies, as soon as they find their mines are of no sort of value, would act in this way, it would be much more to the credit of all engaged. Some of these companies have been got up by men generally ignorant of practical mining, and therefore easily led into the most extravagant expenditures in driving for zinc in uncertain localities, where scheming speculators have induced them to hope for success in that exciting business. The Shawangunk Mountains have been a fine place for such operations, being near at hand, and but little frequented, which, with the labor of old mining operations hanging over them, have given them attractions superior to any other section. Upon the representations of some schemer, companies have been formed, and considerable sums of money have been expended in searching for veins.

The operations of the Montgomery Zinc Company are a good illustration of the truth and correctness of these statements. This company has expended large amounts in building furnaces, smelting houses, &c., and after many months have elapsed, and manifold promises made, we find that nothing has been realized—not a single result obtained. It has, we believe, abandoned the mines, and taken its stand upon its buildings and other improvements. We wonder that stockholders in these new zinc companies should not examine into the facts themselves, rather than rely upon the representations of agents and other interested parties.

The last report of the Bank of Kentucky is as follows:

Assets.		Liabilities.	
Capital stock	\$3,700,000.00	Capital stock	\$3,700,000.00
Surplus	74,000.00	Surplus	74,000.00
Real estate	53,219.29	Real estate	53,219.29
Notes discounted	23,549,802.85	Notes discounted	23,549,802.85
Bills of exchange	628,440.00	Bills of exchange	628,440.00
Suspended debt in suit	98,620.70	Suspended debt in suit	98,620.70
Due from banks	151,710.00	Due from banks	151,710.00
Due from other banks	53,219.29	Due from other banks	53,219.29
Due from banks	333,445.99	Due from banks	333,445.99
Due from other banks	105,501.00	Due from other banks	105,501.00
Stock and bonds of other corporations	30,094.96	Stock and bonds of other corporations	30,094.96
Assets received from Schuylkill Bank, &c.	285,500.00	Assets received from Schuylkill Bank, &c.	285,500.00
Assets received from Schuylkill Bank, &c.	285,500.00	Assets received from Schuylkill Bank, &c.	285,500.00
Deduct amount realized	337,771.44	Deduct amount realized	337,771.44
Real estate, for banking houses	202,228.56	Real estate, for banking houses	202,228.56
Cash—Gold and silver	97,774.00	Cash—Gold and silver	97,774.00
Notes of other banks	218,692.00	Notes of other banks	218,692.00
On deposit in banks	437,200.32	On deposit in banks	437,200.32
On deposit in banks	437,200.32	On deposit in banks	437,200.32
Total	1,084,352.56	Total	1,084,352.56
Capital stock	\$3,700,000.00	Capital stock	\$3,700,000.00
Surplus	74,000.00	Surplus	74,000.00
Real estate	53,219.29	Real estate	53,219.29
Notes discounted	23,549,802.85	Notes discounted	23,549,802.85
Bills of exchange	628,440.00	Bills of exchange	628,440.00
Suspended debt in suit	98,620.70	Suspended debt in suit	98,620.70
Due from banks	151,710.00	Due from banks	151,710.00
Due from other banks	53,219.29	Due from other banks	53,219.29
Due from banks	333,445.99	Due from banks	333,445.99
Due from other banks	105,501.00	Due from other banks	105,501.00
Stock and bonds of other corporations	30,094.96	Stock and bonds of other corporations	30,094.96
Assets received from Schuylkill Bank, &c.	285,500.00	Assets received from Schuylkill Bank, &c.	285,500.00
Assets received from Schuylkill Bank, &c.	285,500.00	Assets received from Schuylkill Bank, &c.	285,500.00
Deduct amount realized	337,771.44	Deduct amount realized	337,771.44
Real estate, for banking houses	202,228.56	Real estate, for banking houses	202,228.56
Cash—Gold and silver	97,774.00	Cash—Gold and silver	97,774.00
Notes of other banks	218,692.00	Notes of other banks	218,692.00
On deposit in banks	437,200.32	On deposit in banks	437,200.32
On deposit in banks	437,200.32	On deposit in banks	437,200.32
Total	1,084,352.56	Total	1,084,352.56

CITY TRADE REPORT.

THURSDAY, JAN. 13—P. M.

The unpleasant weather retarded business throughout the day. Asparagus appeared in market at former prices; 35 bbls. realized \$4.62 1/2 for pots, and \$4.50 for plants; 200 bbls. of asparagus were actively sought at 27c. a bushel, per lb. cash.

Flour—Four was more freely offered, and less in demand. Prices quoted as follows: The same as last week, \$4.67 1/2; superfine No. 2 at \$4.90 1/2; a 50c; ordinary to choice State at \$5.43 1/2; a 50c; mixed to fancy Western and common to good Ohio at \$5.25 1/2; a 50c; fancy Genesee and Ohio at \$5.75 1/2; a 50c; extra Western at \$5.87 1/2; a 50c; and extra Genesee at \$5.75 1/2; a 50c. Rye flour in great demand, at full price. The business embraced 5,000 bushels Southern wheat at \$1.50 and 5,000 Western red at \$1.20. Rye retained at \$1.10 per bushel. State and Western oats were proffered at 50c a bushel. Corn was pretty brisk and firm. Sales were made of 25,000 bushels, including 10,000 of the new crop.

BRANCHES, gives the annexed exhibit of revenues and liabilities, on the 1st day of January, 1853.

BANK OF KENTUCKY AND BRANCHES, JAN. 1, 1853.

Assets.		Liabilities.	
Capital stock	\$3,700,000.00	Capital stock	\$3,700,000.00
Surplus	74,000.00	Surplus	74,000.00
Real estate	53,219.29	Real estate	53,219.29
Notes discounted	23,549,802.85	Notes discounted	23,549,802.85
Bills of exchange	628,440.00	Bills of exchange	628,440.00
Suspended debt in suit	98,620.70	Suspended debt in suit	98,620.70
Due from banks	151,710.00	Due from banks	151,710.00
Due from other banks	53,219.29	Due from other banks	53,219.29
Due from banks	333,445.99	Due from banks	333,445.99
Due from other banks	105,501.00	Due from other banks	105,501.00
Stock and bonds of other corporations	30,094.96	Stock and bonds of other corporations	30,094.96
Assets received from Schuylkill Bank, &c.	285,500.00	Assets received from Schuylkill Bank, &c.	285,500.00
Assets received from Schuylkill Bank, &c.	285,500.00	Assets received from Schuylkill Bank, &c.	285,500.00
Deduct amount realized	337,771.44	Deduct amount realized	337,771.44
Real estate, for banking houses	202,228.56	Real estate, for banking houses	202,228.56
Cash—Gold and silver	97,774.00	Cash—Gold and silver	97,774.00
Notes of other banks	218,692.00	Notes of other banks	218,692.00
On deposit in banks	437,200.32	On deposit in banks	437,200.32
On deposit in banks	437,200.32	On deposit in banks	437,200.32
Total	1,084,352.56	Total	1,084,352.56
Capital stock	\$3,700,000.00	Capital stock	\$3,700,000.00
Surplus	74,000.00	Surplus	74,000.00
Real estate	53,219.29	Real estate	53,219.29
Notes discounted	23,549,802.85	Notes discounted	23,549,802.85
Bills of exchange	628,440.00	Bills of exchange	628,440.00
Suspended debt in suit	98,620.70	Suspended debt in suit	98,620.70
Due from banks	151,710.00	Due from banks	151,710.00
Due from other banks	53,219.29	Due from other banks	53,219.29
Due from banks	333,445.99	Due from banks	333,445.99
Due from other banks	105,501.00	Due from other banks	105,501.00
Stock and bonds of other corporations	30,094.96	Stock and bonds of other corporations	30,094.96
Assets received from Schuylkill Bank, &c.	285,500.00	Assets received from Schuylkill Bank, &c.	285,500.00
Assets received from Schuylkill Bank, &c.	285,500.00	Assets received from Schuylkill Bank, &c.	285,500.00
Deduct amount realized	337,771.44	Deduct amount realized	337,771.44
Real estate, for banking houses	202,228.56	Real estate, for banking houses	202,228.56
Cash—Gold and silver	97,774.00	Cash—Gold and silver	97,774.00
Notes of other banks	218,692.00	Notes of other banks	218,692.00
On deposit in banks	437,200.32	On deposit in banks	437,200.32
On deposit in banks	437,200.32	On deposit in banks	437,200.32
Total	1,084,352.56	Total	1,084,352.56

THE AGGREGATES OF THIS STATEMENT, COMPARED WITH THOSE OF JULY, 1849, PRESENT THE ANNEXED EXHIBIT.

Assets.		Liabilities.	
Capital stock	\$3,700,000.00	Capital stock	\$3,700,000.00
Surplus	74,000.00	Surplus	74,000.00
Real estate	53,219.29	Real estate	53,219.29
Notes discounted	23,549,802.85	Notes discounted	23,549,802.85
Bills of exchange	628,440.00	Bills of exchange	628,440.00
Suspended debt in suit	98,620.70	Suspended debt in suit	98,620.70
Due from banks	151,710.00	Due from banks	151,710.00
Due from other banks	53,219.29	Due from other banks	53,219.29
Due from banks	333,445.99	Due from banks	333,445.99
Due from other banks	105,501.00	Due from other banks	105,501.00
Stock and bonds of other corporations	30,094.96	Stock and bonds of other corporations	30,094.96
Assets received from Schuylkill Bank, &c.	285,500.00	Assets received from Schuylkill Bank, &c.	285,500.00
Assets received from Schuylkill Bank, &c.	285,500.00	Assets received from Schuylkill Bank, &c.	285,500.00
Deduct amount realized	337,771.44	Deduct amount realized	337,771.44
Real estate, for banking houses	202,228.56	Real estate, for banking houses	202,228.56
Cash—Gold and silver	97,774.00	Cash—Gold and silver	97,774.00
Notes of other banks	218,692.00	Notes of other banks	218,692.00
On deposit in banks	437,200.32	On deposit in banks	437,200.32
On deposit in banks	437,200.32	On deposit in banks	437,200.32
Total	1,084,352.56	Total	1,084,352.56
Capital stock	\$3,700,000.00	Capital stock	\$3,700,000.00
Surplus	74,000.00	Surplus	74,000.00
Real estate	53,219.29	Real estate	53,219.29
Notes discounted	23,549,802.85	Notes discounted	23,549,802.85
Bills of exchange	628,440.00	Bills of exchange	628,440.00
Suspended debt in suit	98,620.70	Suspended debt in suit	98,620.70
Due from banks	151,710.00	Due from banks	151,710.00
Due from other banks	53,219.29	Due from other banks	53,219.29
Due from banks	333,445.99	Due from banks	333,445.99
Due from other banks	105,501.00	Due from other banks	105,501.00
Stock and bonds of other corporations	30,094.96	Stock and bonds of other corporations	30,094.96
Assets received from Schuylkill Bank, &c.	285,500.00	Assets received from Schuylkill Bank, &c.	285,500.00
Assets received from Schuylkill Bank, &c.	285,500.00	Assets received from Schuylkill Bank, &c.	285,500.00
Deduct amount realized	337,771.44	Deduct amount realized	337,771.44
Real estate, for banking houses	202,228.56	Real estate, for banking houses	202,228.56
Cash—Gold and silver	97,774.00	Cash—Gold and silver	97,774.00
Notes of other banks	218,692.00	Notes of other banks	218,692.00
On deposit in banks	437,200.32	On deposit in banks	437,200.32
On deposit in banks	437,200.32	On deposit in banks	437,200.32
Total	1,084,352.56	Total	1,084,352.56

THE AGGREGATES OF THIS STATEMENT, COMPARED WITH THOSE OF JULY, 1849, PRESENT THE ANNEXED EXHIBIT.

Assets.		Liabilities.	
Capital stock	\$3,700,000.00	Capital stock	\$3,700,000.00
Surplus	74,000.00	Surplus	74,000.00
Real estate	53,219.29	Real estate	53,219.29
Notes discounted	23,549,802.85	Notes discounted	23,549,802.85
Bills of exchange	628,440.00	Bills of exchange	628,440.00
Suspended debt in suit	98,620.70	Suspended debt in suit	98,620.70
Due from banks	151,710.00	Due from banks	151,710.00
Due from other banks	53,219.29	Due from other banks	53,219.29
Due from banks	333,445.99	Due from banks	333,445.99
Due from other banks	105,501.00	Due from other banks	105,501.00
Stock and bonds of other corporations	30,094.96	Stock and bonds of other corporations	30,094.96
Assets received from Schuylkill Bank, &c.	285,500.00	Assets received from Schuylkill Bank, &c.	285,500.00
Assets received from Schuylkill Bank, &c.	285,500.00	Assets received from Schuylkill Bank, &c.	285,500.00
Deduct amount realized	337,771.44	Deduct amount realized	337,771.44
Real estate, for banking houses	202,228.56	Real estate, for banking houses	202,228.56
Cash—Gold and silver	97,774.00	Cash—Gold and silver	97,774.00
Notes of other banks	218,692.00	Notes of other banks	218,692.00
On deposit in banks	437,200.32	On deposit in banks	437,200.32
On deposit in banks	437,200.32	On deposit in banks	437,200.32
Total	1,084,352.56	Total	1,084,352.56
Capital stock	\$3,700,000.00	Capital stock	\$3,700,000.00
Surplus	74,000.00	Surplus	74,000.00
Real estate	53,219.29	Real estate	53,219.29
Notes discounted	23,549,802.85	Notes discounted	23,549,802.85
Bills of exchange	628,440.00	Bills of exchange	628,440.00
Suspended debt in suit	98,620.70	Suspended debt in suit	98,620.70
Due from banks	151,710.00	Due from banks	151,710.00
Due from other banks	53,219.29	Due from other banks	53,219.29
Due from banks	333,445.99	Due from banks	333,445.99
Due from other banks	105,501.00	Due from other banks	105,501.00
Stock and bonds of other corporations	30,094.96	Stock and bonds of other corporations	30,094.96
Assets received from Schuylkill Bank, &c.	285,500.00	Assets received from Schuylkill Bank, &c.	285,500.00
Assets received from Schuylkill Bank, &c.	285,500.00	Assets received from Schuylkill Bank, &c.	285,500.00
Deduct amount realized	337,771.44	Deduct amount realized	337,771.44
Real estate, for banking houses	202,228.56	Real estate, for banking houses	202,228.56
Cash—Gold and silver	97,774.00	Cash—Gold and silver	97,774.00
Notes of other banks	218,692.00	Notes of other banks	218,692.00
On deposit in banks	437,200.32	On deposit in banks	437,200.32
On deposit in banks	437,200.32	On deposit in banks	437,200.32
Total	1,084,352.56	Total	1,084,352.56

THE AGGREGATES OF THIS STATEMENT, COMPARED WITH THOSE OF JULY, 1849, PRESENT THE ANNEXED EXHIBIT.

Assets.		Liabilities.	
Capital stock	\$3,700,000.00	Capital stock	\$3,700,000.00
Surplus	74,000.00	Surplus	74,000.00
Real estate	53,219.29	Real estate	53,219.29
Notes discounted	23,549,802.85	Notes discounted	23,549,802.85
Bills of exchange	628,440.00	Bills of exchange	628,440.00
Suspended debt in suit	98,620.70	Suspended debt in suit	9